WHAT IS CLAIMED IS:

1. A marketing method for advertising to a consumer having a personal computer, said personal computer including a memory, a visual display, and a modem for being able to communicate with the Internet, said method comprising:

providing a wallpaper desktop program operational on the personal computer for displaying one or more wallpaper images on the visual display;

placing at least one wallpaper image file into the memory of the personal computer, said wallpaper image file being capable of being displayed as a wallpaper image on the visual display by said wallpaper desktop program;

placing at least one clickable icon file into the memory of the personal computer, said clickable icon file being capable of being displayed as a generally unremovable clickable icon on the visual display by said wallpaper desktop program;

displaying said at least one wallpaper image on the visual display; and

displaying said clickable icon with said wallpaper image, said clickable icon being capable of being activated by the consumer but not generally being removable from said image by the consumer, whereby, if said clickable icon is activated by the consumer, said desktop program causes the personal computer to access a predetermined URL address on the Internet.

2. The method of claim 1 further including the step of embedding the clickable icon in said wallpaper image by combining said clickable icon file with said image file prior to placing said image file and said clickable icon file into the memory.

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- The method of claim 1 further including the step of changing the predetermined URL address by downloading a new URL address and associating the new URL address with the clickable icon file.
- 4. The method of claim 1 further including the step of providing a wallpaper web site through which the consumer may view said at least one wallpaper image prior to placing said wallpaper image file into the memory.
- 5. The method of claim 1 further including the step providing a sponsor, said sponsor having a web site, said predetermined URL address connecting said personal computer to said sponsor's web site for advertising goods or services to the consumer.
- 6. A method for marketing a hard copy of an image, such as a poster, painting, print, or the like, to a consumer having a personal computer, said personal computer having a memory and a visual display, said personal computer being able to communicate with the Internet, said method comprising:

providing a wallpaper desktop program operational on the personal computer for displaying one or more wallpaper images on the visual display;

placing a wallpaper image file in the memory of the personal computer, said wallpaper image file being capable of being displayed as a wallpaper image on the visual display by said wallpaper desktop program;

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placing at least one clickable icon file into the memory of the personal computer, said clickable icon file being capable of being displayed as a clickable icon on the visual display by said wallpaper desktop program;

displaying said wallpaper image on the visual display; and

displaying said clickable icon with said wallpaper image, said clickable icon being capable of being activated by the consumer, whereby, if said clickable icon is activated, said desktop program causes the personal computer to access a predetermined web site on the Internet where the consumer can purchase a hard copy of said wallpaper image.

- 7. The method of claim 6 further including the step of providing a wallpaper web site through which the consumer may view said wallpaper image prior to placing said wallpaper image file into the memory of the personal computer.
- 8. The method of claim 6 further including the step of periodically transmitting to the personal computer a notice that additional wallpaper images are available for downloading to the consumer's personal computer.
- 9. The method of claim 7 further including the step of providing a consumer preference form at said wallpaper web site, and requiring the consumer to provide information to said form prior to placing said wallpaper image file into the memory of the personal computer.

- 10. The method of claim 9 further including the step of using the information from said form to determine additional wallpaper images of interest to the consumer and for periodically transmitting to the personal computer a notice that said additional wallpaper images are available for downloading to the memory.
- 11. A system for providing one or more wallpaper images to a consumer's personal computer, said system comprising:

at least one consumer personal computer having a visual display, a memory, and communication access to the Internet;

a wallpaper desk top program for operating on said consumer personal computer, said wallpaper program being capable of retrieving from said memory and displaying on said display at least one wallpaper image;

at least one wallpaper web site stored on a web site server providing access to at least one wallpaper image file stored on an image server in communication with the Internet;

a main program stored on an application server and in communication with said web site for enabling said at least one wallpaper image to be downloaded to the memory of the consumer personal computer;

at least one clickable icon file in the memory which may be displayed by the wallpaper desktop program as at least one clickable icon on said visual display simultaneously with said at least one wallpaper image, said at least one clickable icon being capable of being activated by the consumer, whereby when said at least one clickable icon is activated, said personal computer accesses a predetermined location on the Internet.

- 12. The system of claim 11 wherein said main program is configured to download the at least one clickable icon file to the memory when the at least one image file is downloaded to the memory.
- 13. The system of claim 11 wherein said clickable icon is an advertisement for goods or services offered by a sponsor, and said predetermined location on the Internet offers additional information relating to said goods or services.
- 14. The system of claim 12 wherein said web site server is the same server as said image server and said application server.
- 15. The system of claim 11 wherein said wallpaper web site is configured to display a consumer preferences form requiring the consumer to provide information to said form prior to allowing downloading of the at least one wallpaper image file.
- 16. A method for marketing goods or services to consumers by providing one or more wallpaper image files to a consumer having a personal computer, the personal computer having a memory, a visual display, and a modern for contacting any of a number of web sites on the Internet using a web browser program, said method comprising:

providing at least one wallpaper web site accessible by the personal computer through the Internet;

providing a main program which is in communication with the wallpaper web site;

providing a wallpaper desktop program loaded into the memory of personal computer for displaying one or more wallpaper image files as wallpaper images on the visual display;

accessing the wallpaper web site through the Internet so that the wallpaper web site displays available wallpaper images on the visual display;

downloading at least one selected wallpaper image file to the memory of the personal computer so that the wallpaper desktop program will display the wallpaper image file on the visual display;

downloading at least one clickable icon file with the at least one wallpaper image file, the clickable icon file specifying a predetermined URL address, whereby the wallpaper desktop program displays the at least one clickable icon with the wallpaper image on the visual display so that said at least one clickable icon may be activated by the consumer; and

activating the clickable icon, thereby causing the wallpaper desktop program to activate the web browser program and the modem for connecting the personal computer to said predetermined URL address on the Internet.

17. The method of claim 16 further including the step of providing a sponsor, said sponsor having a web site, said predetermined URL address connecting said personal computer to said sponsor's web site for advertising goods or services to the consumer.

- 18. The method of claim 17 further including the step of changing sponsors by downloading a new clickable icon file to the memory, said new clickable icon file specifying a different URL address.
- 19. The method of claim 17 further including the step of changing the URL address specified by the clickable confile by downloading a new URL address to the personal computer.
- 20. The method of claim 16 wherein the wallpaper desktop program includes a screen saver feature whereby said clickable icon moves across the visual display of the computer and thereby blanks out or refreshes at least a portion of said visual display.